

# Ask

# SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

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**Q: I've learned about the changes to enrollment periods for 2011 and marked them on my calendar.**

**But what happens after December 7, 2011? Will I still be able to change plans then?**

**A:** You're right! There are big changes to the enrollment periods, both this year and in 2012.

The Open Enrollment Period for 2011 is now called the Annual Enrollment Period. The dates have changed to October 15 through December 7, 2011. During this time, you can change your Medicare Drug Coverage Plan. Your new coverage would then begin January 1, 2012.

Following the Annual Enrollment Period, there are a few other new options that may allow you to make some changes to your Medicare coverage.

### **Disenrollment Period**

*January 1, 2012-February 14th, 2012*

During this timeframe, you can drop your Medicare Advantage Plan and return to Original Medicare. While doing this, you may also pick up a Part D Drug Plan. You may not enroll in a Medicare Advantage Plan

if you did not have one before. You also cannot switch Medicare Advantage Plans.

Changes that you make during the Medicare Advantage Disenrollment Period go into effect the first day of the following month.

### **5-Star Special Enrollment Period**

*December 8, 2011-November, 2012*

This new enrollment period begins immediately after the new Annual Enrollment Period and lasts throughout 2012. During this time, you may switch to a 5-star rated Medicare Advantage Plan, Medicare Advantage Plan with Drug Coverage, or a Prescription Drug Plan.

Changes you make during this special enrollment period go into effect the first day of the following month.

### **How is a plan rated?**

Medicare assigns a rating to every plan based on several factors. These include things like staying healthy screenings, tests, and vaccines; management of

chronic conditions; ratings of plan responsiveness; complaints and appeals processes; telephone customer service; and pricing and patient safety.

Medicare assigns stars for each measure, then averages all scores to calculate an overall rating.

### **What do the ratings mean?**

5 Stars = Excellent

4 Stars = Above

3 Stars = Average

2 Stars = Below Average

1 Star = Poor Performance

### **So, which plans are 5-star rated?**

A plan's ratings show when you use the Planfinder tool on the Medicare.gov web site. Planfinder results will reflect the 2012 ratings on October 6, 2011.

If you or someone you know needs help with Medicare related issues, call SHIP at 1-800-452-4800, TTY 1-866-846-0139 or online at [www.medicare.in.gov](http://www.medicare.in.gov).